

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: LACOST, ALAN R.

Case No. 09-08833

STELLMAN-LACOST, DENA L.

STELLMAN, DENA L.

Chapter 7

Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$586,012.00
(without deducting any secured claims)

Assets Exempt: \$0.00

Total Distribution to Claimants: \$5,918.81

Claims Discharged
Without Payment: \$44,789.49

Total Expenses of Administration: \$1,585.42

3) Total gross receipts of \$ 7,504.23 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$7,504.23 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$4,243.41	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,585.42	1,585.42	1,585.42
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	50,708.30	50,708.30	5,918.81
TOTAL DISBURSEMENTS	\$0.00	\$56,537.13	\$52,293.72	\$7,504.23

4) This case was originally filed under Chapter 7 on March 17, 2009.
The case was pending for 25 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/03/2011 By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TAX REFUNDS	1224-000	7,500.00
Interest Income	1270-000	4.23
TOTAL GROSS RECEIPTS		\$7,504.23

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Ford Motor Credit Company LLC	4300-000	N/A	4,243.41	0.00	0.00
TOTAL SECURED CLAIMS			\$0.00	\$4,243.41	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER	2100-000	N/A	1,500.42	1,500.42	1,500.42
BRADLEY J. WALLER	2200-000	N/A	85.00	85.00	85.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,585.42	1,585.42	1,585.42

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Chase Bank USA NA	7100-000	N/A	778.21	778.21	90.83
3	Chase Bank USA NA	7100-000	N/A	2,338.98	2,338.98	273.01
4	Chase Bank USA NA	7100-000	N/A	3,467.72	3,467.72	404.76
5	Chase Bank USA NA	7100-000	N/A	8,599.41	8,599.41	1,003.75
6	Chase Bank USA NA	7100-000	N/A	6,295.96	6,295.96	734.88
7	American Express Bank FSB	7100-000	N/A	3,086.78	3,086.78	360.30
8	U.S. Bank N.A.	7100-000	N/A	246.65	246.65	28.79
9	American Express Centurion Bank	7100-000	N/A	4,440.57	4,440.57	518.32
10	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	11,679.84	11,679.84	1,363.30
11	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	9,774.18	9,774.18	1,140.87
TOTAL GENERAL UNSECURED CLAIMS			0.00	50,708.30	50,708.30	5,918.81

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-08833

Trustee: (330500) BRADLEY J. WALLER

Case Name: LACOST, ALAN R.

Filed (f) or Converted (c): 03/17/09 (f)

STELLMAN-LACOST, DENA L.

§341(a) Meeting Date: 04/27/09

Period Ending: 05/03/11

Claims Bar Date: 06/26/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Single family residence located at 137 Linden, O	299,000.00	0.00	DA	0.00	FA
2	Cash	50.00	0.00	DA	0.00	FA
3	Checking account located at Harris Bank, Oswego	3,000.00	0.00	DA	0.00	FA
4	Checking account located at Harris Bank, Oswego	1,800.00	0.00	DA	0.00	FA
5	8 rooms household goods, furnishing and fixtures	3,000.00	0.00	DA	0.00	FA
6	Clothing	600.00	0.00	DA	0.00	FA
7	401k plan with Supervalu Star through Jewel Foo	254,074.00	0.00	DA	0.00	FA
8	IRA with Fidelity	1,000.00	0.00	DA	0.00	FA
9	IRA with Primerica	14,488.00	0.00	DA	0.00	FA
10	2003 Ford Windstar Van	5,000.00	0.00	DA	0.00	FA
11	2003 Ford Mustang	4,000.00	0.00	DA	0.00	FA
12	TAX REFUNDS (u)	Unknown	7,500.00		7,500.00	0.00
Int	INTEREST (u)	Unknown	N/A		4.23	FA
13	Assets Totals (Excluding unknown values)	\$586,012.00	\$7,500.00		\$7,504.23	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): October 16, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-08833
Case Name: LACOST, ALAN R.
STELLMAN-LACOST, DENA L.
Taxpayer ID #: **-***9138
Period Ending: 05/03/11

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****00-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/19/09	{12}	Alan and Dena Lacost	2008 Tax Refund	1224-000	7,500.00		7,500.00
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.09		7,500.09
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,500.41
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,500.72
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,501.03
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,501.33
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,501.63
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,501.94
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,502.25
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.29		7,502.54
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		7,502.82
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.33		7,503.15
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		7,503.20
04/06/10		Wire out to BNYM account 9200*****0065	Wire out to BNYM account 9200*****0065	9999-000	-7,503.20		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-7,503.20	0.00	
Subtotal	7,503.20	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,503.20	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-08833
Case Name: LACOST, ALAN R.
STELLMAN-LACOST, DENA L.
Taxpayer ID #: **-***9138
Period Ending: 05/03/11

Trustee: BRADLEY J. WALLER (330500)
Bank Name: The Bank of New York Mellon
Account: 9200-*****00-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****0065	Wire in from JPMorgan Chase Bank, N.A. account *****0065	9999-000	7,503.20		7,503.20
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.35		7,503.55
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.45		7,504.00
06/17/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.23		7,504.23
06/17/10		To Account #9200*****0066		9999-000		7,504.23	0.00

ACCOUNT TOTALS	7,504.23	7,504.23	\$0.00
Less: Bank Transfers	7,503.20	7,504.23	
Subtotal	1.03	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1.03	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-08833
Case Name: LACOST, ALAN R.
STELLMAN-LACOST, DENA L.
Taxpayer ID #: **-***9138
Period Ending: 05/03/11

Trustee: BRADLEY J. WALLER (330500)
Bank Name: The Bank of New York Mellon
Account: 9200-*****00-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/17/10		From Account #9200*****0065		9999-000	7,504.23		7,504.23
11/12/10	101	BRADLEY J. WALLER	Dividend paid 100.00% on \$85.00, Trustee Expenses; Reference:	2200-000		85.00	7,419.23
11/12/10	102	BRADLEY J. WALLER	Dividend paid 100.00% on \$1,500.42, Trustee Compensation; Reference:	2100-000		1,500.42	5,918.81
11/12/10	103	Chase Bank USA NA	Dividend paid 11.67% on \$778.21; Claim# 2; Filed: \$778.21; Reference:	7100-000		90.83	5,827.98
11/12/10	104	Chase Bank USA NA	Dividend paid 11.67% on \$2,338.98; Claim# 3; Filed: \$2,338.98; Reference:	7100-000		273.01	5,554.97
11/12/10	105	Chase Bank USA NA	Dividend paid 11.67% on \$3,467.72; Claim# 4; Filed: \$3,467.72; Reference:	7100-000		404.76	5,150.21
11/12/10	106	Chase Bank USA NA	Dividend paid 11.67% on \$8,599.41; Claim# 5; Filed: \$8,599.41; Reference:	7100-000		1,003.75	4,146.46
11/12/10	107	Chase Bank USA NA	Dividend paid 11.67% on \$6,295.96; Claim# 6; Filed: \$6,295.96; Reference:	7100-000		734.88	3,411.58
11/12/10	108	American Express Bank FSB	Dividend paid 11.67% on \$3,086.78; Claim# 7; Filed: \$3,086.78; Reference:	7100-000		360.30	3,051.28
11/12/10	109	U.S. Bank N.A.	Dividend paid 11.67% on \$246.65; Claim# 8; Filed: \$246.65; Reference:	7100-000		28.79	3,022.49
11/12/10	110	American Express Centurion Bank	Dividend paid 11.67% on \$4,440.57; Claim# 9; Filed: \$4,440.57; Reference:	7100-000		518.32	2,504.17
11/12/10	111	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 11.67% on \$11,679.84; Claim# 10; Filed: \$11,679.84; Reference:	7100-000		1,363.30	1,140.87
11/12/10	112	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 11.67% on \$9,774.18; Claim# 11; Filed: \$9,774.18; Reference:	7100-000		1,140.87	0.00

ACCOUNT TOTALS	7,504.23	7,504.23	\$0.00
Less: Bank Transfers	7,504.23	0.00	
Subtotal	0.00	7,504.23	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$7,504.23	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-08833
Case Name: LACOST, ALAN R.
 STELLMAN-LACOST, DENA L.
Taxpayer ID #: **-***9138
Period Ending: 05/03/11

Trustee: BRADLEY J. WALLER (330500)
Bank Name: The Bank of New York Mellon
Account: 9200-*****00-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****00-65	7,503.20	0.00	0.00
MMA # 9200-*****00-65	1.03	0.00	0.00
Checking # 9200-*****00-66	0.00	7,504.23	0.00
	<u>\$7,504.23</u>	<u>\$7,504.23</u>	<u>\$0.00</u>